

<i>List of Qualifying Events</i>	
1	Change in legal marital status, including marriage, death of a insured or spouse, divorce, legal separation and annulment.
2	Change in the number of your tax Dependents (such as the birth of a child, adoption or placement for adoption of a Dependent, or death of a Dependent
3	Change in the employment status of you, your Spouse, or your Dependent that affect benefit eligibility or other employee benefit plan of yours, your Spouse, or your Dependents. Such events include any of the following changes in employment status: termination or commencement of employment, a strike or lockout, a commencement of or return from an unpaid leave of absence, a change in worksite, switching from salaried to hourly-paid, union to non-union, or part-time to full-time; incurring a reduction or increase in hours of employment; or any other similar change which makes the individual become (or cease to be) eligible for a particular employee benefit.
4	Change in your, your Spouse's or your Dependent's place of residence.
5	Change in cost. If the cost of the Plan significantly increases or decreases during the Plan Year, you may make election changes.
6	Change in coverage. If coverage under the Plan is significantly curtailed, you may make election changes.
7	FMLA or unpaid Long term disability leave. (Employee wants to cancel coverage while on leave, and re-enroll when they return to work.)
8	Certain Judgments, Decrees and Orders: If a judgment, decree or order from a divorce, separation, annulment, or custody change requires your Dependent child (including a foster child who is your tax Dependent) to be covered, you may change your election to provide coverage for the Dependent child identified in the order.
9	Involuntary loss of other insurance coverage. (Voluntarily quitting other health coverage or being terminated for not paying premiums is not considered a loss of coverage. If you declined enrollment for yourself or your dependents (including your spouse) at the time of your hire because of other group health plan coverage, you may enroll yourself and your dependents if you or your dependents involuntarily lose eligibility for the other health insurance or group health plan coverage (or if the employer stops contributing towards your or your dependents' other coverage).
10	Entitlement to Medicare or Medicaid. If you, your Spouse, or a Dependent who has been entitled to Medicare or Medicaid loses eligibility for such, you may, subject to the terms of the underlying plan, elect to begin or increase that person's accident or health coverage.

NOTE! If you experience a qualifying event, you will need request a change to your benefits within 30 calendar days of the event and provide required documentation. The election change must be consistent with the qualifying event. If you do not request the change within 30 calendar days, the next opportunity you will have to make changes to your benefits will be during the next open enrollment period.